

Date: July 21, 2017

To: Cheryl Aker, Texas Education Agency
From: Ken Decker, Publisher, Decker & Associates, Inc.

**SUBSTITUTION REQUEST
SIDE-BY-SIDE COMPARISON**

Publisher/Vendor (name which appears on materials): Decker & Associates, Inc.

Legal name of publishing company requesting substitution (if different from above): Same

Course (Subject Area/Grade Level): Financial Math – Real Life Financial Math – High School

	Currently Adopted Title	Requested Substitution (Note: all substitutions must carry a new ISBN number for print material/s)
Program Title/ISBN:	Real Life Financial Math 9780997734607	Real Life Financial Math 9780997734607
Component Title/ISBN:	N/A	N/A
Copyright date:	2016	2016
Description: Please provide side by side comparison to indicate changes between currently adopted title and proposed substituted title (use separate sheet if necessary).	<ol style="list-style-type: none">1. None2. 2015 IRS Tax Rates, Personal Exemptions, Standard Deduction – Unit 53. None4. Unit 13-25. None6. None7. None	<ol style="list-style-type: none">1. Added 255 pages to course materials, note as INSTRUCTOR TIPS and presented as unpublished TABS, to provide answers to course quizzes and critical thinking questions, course instructional methodology. Material is not accessible by students nor is it submitted for TEK credit.2. Updated IRS Tax Rates, Personal Exemption, Standard Deduction, for 2017 with all worksheets and problems updated using new tax rates. No change in TEKS and no factual errors.3. Added Raise.me link, a new resource for students to earn micro-scholarships to Units 6 and 7 – PSE Funding and Selection; No TEKS impact.4. Moved Unit 13-2 Pensions to 13-5 to reorganize order of estate planning unit. TEKS credited to 13-2 are now credited to 13-5. No change in TEK.5. Corrected typos, spelling, spacing, punctuation – no factual errors reported6. Text colorization (in compliance with accessibility), provided voice over and closed captioning to videos (in compliance with accessibility). Documentation that RLFM meets 100% of Accessibility Standards.7. Videos accessed in course and now embedded in RLFM to save District IT time having to whitelist hundreds of URLs for student access.

	Currently Adopted Title	Requested Substitution (Note: all substitutions must carry a new ISBN number for print material/s)
	8. None	8. Added colorful Table of Contents to make access to Unit, lessons in course easier for student and instructor.

CERTIFICATION:

The undersigned certifies that the substitution listed herein meets the applicable essential knowledge and skills, is free from factual errors, and meets manufacturing standards. The undersigned further understands and agrees to supply the previous version of the state-adopted instructional material to school districts that choose to continue using the previous version during the duration of the original contract dated DOES NOT APPLY (this does not apply to online materials). This substitution shall be provided at no additional cost to the state.

Lorraine Decker, CLU, ChFC, MSFS
Signature of Company Officer

July 21, 2017
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